

January 2016

# 2018 HMDA File Specifications

Guide for filing 2018 HMDA data



# File Specifications for 2018 HMDA Data

## 1.1 Introduction

The following information describes the format used when submitting HMDA data to the Consumer Financial Protection Bureau (CFPB).

## 1.2 Submission Instructions

- The submission platform will walk you through the file encryption process.
- Certification will also occur within the submission platform. An authorized representative of your institution with knowledge of the data submitted must certify to the accuracy and completeness of your annual HMDA data submission with an electronic signature.
- The submission platform includes links to “About” and “Common Questions” pages that provide more information for HMDA filers.
- Access to the submission platform will be provided at a later date.

## 1.3 File Format

Your HMDA data file will now be submitted in a pipe (also referred to as vertical bar) delimited text file format. This means that:

- Each data field within each row will be separated with a pipe ( | ).
- These are not fixed length fields, therefore leading and trailing zeros, or spaces will not be needed.
- The file will be a text file with a .txt file format extension.

As with previous submissions:

- The first row of the file will begin with the number one (“1”) to indicate that the data fields in row one contain data fields for the transmittal sheet, with information relating to your institution.
- All subsequent rows of the file will begin with the number two (“2”) to indicate that the data fields beginning in row two contain data fields for the loan/application register, with information relating to the reported loan or application.
- Each row will end with a carriage return.

## 1.4 Information regarding data fields

Table 1 and Table 2 contain the data field name, data field type, valid values for numeric fields, examples for alphanumeric fields, and the data point name, where applicable. Please refer to Data Specifications<sup>1</sup> for details regarding each data field.

**TABLE 1:** FILING INSTITUTION AND CONTACT INFORMATION – OCCURS ONCE PER HMDA FILE SUBMISSION

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
1	Record Identifier – Value is 1	Numeric	1	

<sup>1</sup> The Data Specifications document will be published at a later date.

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
2	Financial Institution Name	Alphanumeric		Example: FICUS Bank
3	Calendar Year	Numeric		Example: 2018
4	Calendar Quarter	Numeric	4	Description: 4. Annual submissions for covered loans and applications with respect to which final action was taken during the period between January 1st (01/01) and December 31st (12/31)
5	Contact Person's Name	Alphanumeric		Example: Erika Otis
6	Contact Person's Telephone Number	Alphanumeric		Example: 999-999-9999
7	Contact Person's E-mail Address	Alphanumeric		Example: erikaotis@bank.com
8	Contact Person's Office Street Address	Alphanumeric		Example: 4321 RANDOM BLVD STE 201
9	Contact Person's Office City	Alphanumeric		Example: SOMECITY
10	Contact Person's Office State	Alphanumeric		Example: ST
11	Contact Person's Office ZIP Code	Alphanumeric		Example: 12345-1010

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
12	Federal Agency	Numeric	1 2 3 5 7 9	Descriptions: 1. Office of the Comptroller of the Currency (OCC) 2. Federal Reserve System (FRS) 3. Federal Deposit Insurance Corporation (FDIC) 5. National Credit Union Administration (NCUA) 7. United States Department of Housing and Urban Development (HUD) 9. Consumer Financial Protection Bureau (CFPB)
13	Total Number of Entries Contained in Submission	Numeric		Example: 5000
14	Federal Taxpayer Identification Number	Alphanumeric		Example: 00-0000000
15	Legal Entity Identifier (LEI)	Alphanumeric; Width is 20 characters		Example: 12345678901234567890

**TABLE 2:** DATA FIELDS – OCCURS AS APPLICABLE PER RECORD

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
1	Record Identifier – Value is 2	Numeric	2		
2	Legal Entity Identifier (LEI)	Alphanumeric; Width is 20 characters		Example: 12345678901234567890	Legal Entity Identifier (LEI)
3	Universal Loan Identifier (ULI)	Alphanumeric; Width up to 45 characters		Example: 000000000000000000001234567890123456789012399	Universal Loan Identifier (ULI)

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
4	Application Date	Alphanumeric		Example: 20180721 (or) NA	Application Date
5	Loan Type	Numeric	1 2 3 4	Descriptions: 1. Conventional (not insured or guaranteed by FHA, VA, RHS, or FSA) 2. Federal Housing Administration insured (FHA) 3. Veterans Administration guaranteed (VA) 4. USDA Rural Housing Service or the Farm Service Agency guaranteed (RHS or FSA)	Loan Type
6	Loan Purpose	Numeric	1 2 31 32 4	Descriptions: 1. Home purchase 2. Home improvement 31. Refinancing 32. Cash-out refinancing 4. Other purpose	Loan Purpose
7	Preapproval	Numeric	1 2	Descriptions: 1. Preapproval requested 2. Preapproval not requested	Preapproval
8	Construction Method	Numeric	1 2	Descriptions: 1. Site-built 2. Manufactured Home	Construction Method
9	Occupancy Type	Numeric	1 2 3	Descriptions: 1. Principal residence 2. Second residence 3. Investment property	Occupancy Type
10	Loan Amount	Numeric		Example: 110500	Loan Amount

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
11	Action Taken	Numeric	1 2 3 4 5 6 7 8	Descriptions: 1.Loan originated 2.Application approved but not accepted 3.Application denied 4.Application withdrawn by applicant 5.File closed for incompleteness 6.Purchased loan 7.Preapproval request denied 8.Preapproval request approved but not accepted	Action Taken
12	Action Taken Date	Numeric		Example: 20180721	Action Taken Date
13	Street Address	Alphanumeric		Example: 456 SOMEWHERE AVE STE 201 (or) NA	Property Address
14	City	Alphanumeric		Example: ANYTOWN (or) NA	Property Address
15	State	Alphanumeric		Example: ST (or) NA	Property Location
16	ZIP Code	Alphanumeric		Example: 12345-1010 (or) NA	Property Address
17	County	Alphanumeric		Example: 06037 (or) NA	Property Location
18	Census Tract	Alphanumeric		Example: 06037264000 (or) NA	Property Location

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
19	Ethnicity of Applicant or Borrower: 1	Numeric	1 11 12 13 14 2 3 4	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by applicant in mail, internet, or telephone application 4. Not applicable	Ethnicity
20	Ethnicity of Applicant or Borrower: 2	Numeric	1 11 12 13 14 2	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino  If this data field does not contain an entry, leave it blank	Ethnicity
21	Ethnicity of Applicant or Borrower: 3	Numeric	1 11 12 13 14 2	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino  If this data field does not contain an entry, leave it blank	Ethnicity



Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
22	Ethnicity of Applicant or Borrower: 4	Numeric	1 11 12 13 14 2	<p>Descriptions:</p> <p>1. Hispanic or Latino</p> <p>11. Mexican</p> <p>12. Puerto Rican</p> <p>13. Cuban</p> <p>14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank</p>	Ethnicity
23	Ethnicity of Applicant or Borrower: 5	Numeric	1 11 12 13 14 2	<p>Descriptions:</p> <p>1. Hispanic or Latino</p> <p>11. Mexican</p> <p>12. Puerto Rican</p> <p>13. Cuban</p> <p>14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank</p>	Ethnicity
24	Ethnicity of Applicant or Borrower: Conditional Free Form Text Field for Code 14	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant or borrower's Other Hispanic or Latino ethnicity(ies) if 14 is entered. Otherwise, leave this data field blank.</i>	Ethnicity

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
25	Ethnicity of Co-Applicant or Co-Borrower: 1	Numeric	1 11 12 13 14 2 3 4 5	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by applicant in mail, internet, or telephone application 4. Not applicable 5. No co-applicant	Ethnicity
26	Ethnicity of Co-Applicant or Co-Borrower: 2	Numeric	1 11 12 13 14 2	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino  If this data field does not contain an entry, leave it blank	Ethnicity
27	Ethnicity of Co-Applicant or Co-Borrower: 3	Numeric	1 11 12 13 14 2	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino  If this data field does not contain an entry, leave it blank	Ethnicity

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
28	Ethnicity of Co-Applicant or Co-Borrower: 4	Numeric	1 11 12 13 14 2	<p>Descriptions:</p> <p>1. Hispanic or Latino</p> <p>11. Mexican</p> <p>12. Puerto Rican</p> <p>13. Cuban</p> <p>14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank</p>	Ethnicity
29	Ethnicity of Co-Applicant or Co-Borrower: 5	Numeric	1 11 12 13 14 2	<p>Descriptions:</p> <p>1. Hispanic or Latino</p> <p>11. Mexican</p> <p>12. Puerto Rican</p> <p>13. Cuban</p> <p>14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank</p>	Ethnicity
30	Ethnicity of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 14	Alphanumeric; Width up to 50 characters		<i>Specify in text the co-applicant or co-borrower's Other Hispanic or Latino ethnicity(ies) if 14 is entered. Otherwise, leave this data field blank.</i>	Ethnicity
31	Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3	<p>Descriptions:</p> <p>1. Collected on the basis of visual observation or surname</p> <p>2. Not collected on the basis of visual observation or surname</p> <p>3. Not applicable</p>	Ethnicity

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
32	Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3 4	Descriptions: 1. Collected on the basis of visual observation or surname 2. Not collected on the basis of visual observation or surname 3. Not applicable 4. No co-applicant	Ethnicity
33	Race of Applicant or Borrower: 1	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5 6 7	Descriptions: 1. American Indian or Alaska Native 2. Asian 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 41. Native Hawaiian 42. Guamanian or Chamorro 43. Samoan 44. Other Pacific Islander 5. White 6. Information not provided by applicant in mail, internet, or telephone application 7. Not applicable	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
34	Race of Applicant or Borrower: 2	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	<p>Descriptions:</p> <p>1.American Indian or Alaska Native</p> <p>2.Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3.Black or African American</p> <p>4.Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5.White</p> <p>If this data field does not contain an entry, leave it blank</p>	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
35	Race of Applicant or Borrower: 3	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	<p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank</p>	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
36	Race of Applicant or Borrower: 4	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	<p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank</p>	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
37	Race of Applicant or Borrower: 5	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 41. Native Hawaiian 42. Guamanian or Chamorro 43. Samoan 44. Other Pacific Islander 5. White  If this data field does not contain an entry, leave it blank	Race
38	Race of Applicant or Borrower: Conditional Free Form Text Field for Code 1	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant or borrower's enrolled or principal tribe if 1 is entered. Otherwise, leave this data field blank.</i>	Race
39	Race of Applicant or Borrower: Conditional Free Form Text Field for Code 27	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant or borrower's Other Asian race(s) if 27 is entered. Otherwise, leave this data field blank.</i>	Race



Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
40	Race of Applicant or Borrower: Conditional Free Form Text Field for Code 44	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant or borrower's Other Pacific Islander race(s) if 44 is entered. Otherwise, leave this data field blank.</i>	Race
41	Race of Co-Applicant or Co-Borrower: 1	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5 6 7 8	Descriptions: 1.American Indian or Alaska Native 2.Asian 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3.Black or African American 4.Native Hawaiian or Other Pacific Islander 41. Native Hawaiian 42. Guamanian or Chamorro 43. Samoan 44. Other Pacific Islander 5.White 6.Information not provided by applicant in mail, internet, or telephone application 7.Not applicable 8.No co-applicant	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
42	Race of Co-Applicant or Co-Borrower: 2	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	Descriptions: 1.American Indian or Alaska Native 2.Asian 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3.Black or African American 4.Native Hawaiian or Other Pacific Islander 41. Native Hawaiian 42. Guamanian or Chamorro 43. Samoan 44. Other Pacific Islander 5.White  If this data field does not contain an entry, leave it blank	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
43	Race of Co-Applicant or Co-Borrower: 3	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	<p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank</p>	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
44	Race of Co-Applicant or Co-Borrower: 4	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	<p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank</p>	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
45	Race of Co-Applicant or Co-Borrower: 5	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 41. Native Hawaiian 42. Guamanian or Chamorro 43. Samoan 44. Other Pacific Islander 5. White  If this data field does not contain an entry, leave it blank	Race
46	Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 1	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant or borrower's enrolled or principal tribe if 1 is entered. Otherwise, leave this data field blank.</i>	Race
47	Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 27	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant or borrower's Other Asian race(s) if 27 is entered. Otherwise, leave this data field blank.</i>	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
48	Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 44	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant or borrower's Other Pacific Islander race(s) if 44 is entered. Otherwise, leave this data field blank.</i>	Race
49	Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3	Descriptions: 1. Collected on the basis of visual observation or surname 2. Not collected on the basis of visual observation or surname 3. Not applicable	Race
50	Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3 4	Descriptions: 1. Collected on the basis of visual observation or surname 2. Not collected on the basis of visual observation or surname 3. Not applicable 4. No co-applicant	Race
51	Sex of Applicant or Borrower	Numeric	1 2 3 4	Descriptions: 1. Male 2. Female 3. Information not provided by applicant in mail, internet, or telephone application 4. Not applicable	Sex

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
52	Sex of Co-Applicant or Co-Borrower	Numeric	1 2 3 4 5	Descriptions: 1. Male 2. Female 3. Information not provided by applicant in mail, internet, or telephone application 4. Not applicable 5. No co-applicant	Sex
53	Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3	Descriptions: 1. Collected on the basis of visual observation or surname 2. Not collected on the basis of visual observation or surname 3. Not applicable	Sex
54	Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3 4	Descriptions: 1. Collected on the basis of visual observation or surname 2. Not collected on the basis of visual observation or surname 3. Not applicable 4. No co-applicant	Sex
55	Age of Applicant or Borrower	Numeric	8888	Example: 24 (or) Descriptions: 8888. Not applicable	Age
56	Age of Co-Applicant or Co-Borrower	Numeric	8888 9999	Example: 24 (or) Descriptions: 8888. Not applicable 9999. No co-applicant	Age
57	Income	Alphanumeric		Example: 36 (or) NA	Income

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
58	Type of Purchaser	Numeric	0 1 2 3 4 5 6 71 72 8 9	Descriptions: 0. Not applicable 1. Fannie Mae 2. Ginnie Mae 3. Freddie Mac 4. Farmer Mac 5. Private securitizer 6. Commercial bank, savings bank, or savings association 71. Credit union, mortgage company, or finance company 72. Life insurance company 8. Affiliate institution 9. Other type of purchaser	Type of Purchaser
59	Rate Spread	Alphanumeric		Example: 3.29524 (or) NA	Rate Spread
60	HOEPA Status	Numeric	1 2 3	Descriptions: 1. High-cost mortgage 2. Not a high-cost mortgage 3. Not applicable	HOEPA Status
61	Lien Status	Numeric	1 2	Descriptions: 1. Secured by a first lien 2. Secured by a subordinate lien	Lien Status
62	Credit Score of Applicant or Borrower	Numeric	8888	Example: 650 (or) Descriptions: 8888. Not applicable	Credit Score
63	Credit Score of Co-Applicant or Co-Borrower	Numeric	8888 9999	Example: 650 (or) Descriptions: 8888. Not applicable 9999. No co-applicant	Credit Score



Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
64	Applicant or Borrower, Name and Version of Credit Scoring Model	Numeric	1 2 3 4 5 6 7 8 9	Descriptions: 1.Equifax Beacon 5.0 2.Experian Fair Isaac 3.FICO Risk Score Classic 04 4.FICO Risk Score Classic 98 5.VantageScore 2.0 6.VantageScore 3.0 7.More than one credit scoring model 8.Other credit scoring model 9.Not applicable	Credit Score
65	Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant or borrower's Other credit scoring model if 8 is entered. Otherwise, leave this data field blank.</i>	Credit Score
66	Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model	Numeric	1 2 3 4 5 6 7 8 9 10	Descriptions: 1.Equifax Beacon 5.0 2.Experian Fair Isaac 3.FICO Risk Score Classic 04 4.FICO Risk Score Classic 98 5.VantageScore 2.0 6.VantageScore 3.0 7.More than one credit scoring model 8.Other credit scoring model 9.Not applicable 10.No co-applicant	Credit Score

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
67	Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8	Alphanumeric; Width up to 50 characters		<i>Specify in text the co-applicant or co-borrower's Other credit scoring model if 8 is entered. Otherwise, leave this data field blank.</i>	Credit Score
68	Reason for Denial: 1	Numeric	1 2 3 4 5 6 7 8 9 10	Descriptions: 1. Debt-to-income ratio 2. Employment history 3. Credit history 4. Collateral 5. Insufficient cash (downpayment, closing costs) 6. Unverifiable information 7. Credit application incomplete 8. Mortgage insurance denied 9. Other 10. Not applicable	Reason for Denial

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
69	Reason for Denial: 2	Numeric	1 2 3 4 5 6 7 8 9	<p>Descriptions:</p> <p>1. Debt-to-income ratio</p> <p>2. Employment history</p> <p>3. Credit history</p> <p>4. Collateral</p> <p>5. Insufficient cash (downpayment, closing costs)</p> <p>6. Unverifiable information</p> <p>7. Credit application incomplete</p> <p>8. Mortgage insurance denied</p> <p>9. Other</p> <p>If this data field does not contain an entry, leave it blank</p>	Reason for Denial
70	Reason for Denial: 3	Numeric	1 2 3 4 5 6 7 8 9	<p>Descriptions:</p> <p>1. Debt-to-income ratio</p> <p>2. Employment history</p> <p>3. Credit history</p> <p>4. Collateral</p> <p>5. Insufficient cash (downpayment, closing costs)</p> <p>6. Unverifiable information</p> <p>7. Credit application incomplete</p> <p>8. Mortgage insurance denied</p> <p>9. Other</p> <p>If this data field does not contain an entry, leave it blank</p>	Reason for Denial

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
71	Reason for Denial: 4	Numeric	1 2 3 4 5 6 7 8 9	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Debt-to-income ratio</li> <li>2. Employment history</li> <li>3. Credit history</li> <li>4. Collateral</li> <li>5. Insufficient cash (downpayment, closing costs)</li> <li>6. Unverifiable information</li> <li>7. Credit application incomplete</li> <li>8. Mortgage insurance denied</li> <li>9. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Reason for Denial
72	Reason for Denial: Conditional Free Form Text Field for Code 9	Alphanumeric; Width up to 50 characters		<i>Specify in text the Other Denial Reason(s) if 9 is entered. Otherwise, leave this data field blank.</i>	Reason for Denial
73	Total Loan Costs	Alphanumeric		Example: 2399.04 (or) NA	Total Loan Costs or Total Points and Fees
74	Total Points and Fees	Alphanumeric		Example: 2399.04 (or) NA	Total Loan Costs or Total Points and Fees
75	Origination Charges	Alphanumeric		Example: 2399.04 (or) NA	Origination Charges
76	Discount Points	Alphanumeric		Example: 2399.04 (or) NA	Discount Points
77	Lender Credits	Alphanumeric		Example: 1500 (or) NA	Lender Credits

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
78	Interest Rate	Alphanumeric		Example: 4.124 (or) NA	Interest Rate
79	Prepayment Penalty Term	Alphanumeric		Example: 24 (or) NA	Prepayment Penalty Term
80	Debt-to-Income Ratio	Alphanumeric		Example: 23.55424 (or) NA	Debt-to-Income Ratio
81	Combined Loan-to-Value Ratio	Alphanumeric		Example: 23.55424 (or) NA	Combined Loan-to-Value Ratio
82	Loan Term	Alphanumeric		Example: 360 (or) NA	Loan Term
83	Introductory Rate Period	Alphanumeric		Example: 24 (or) NA	Introductory Rate Period
84	Balloon Payment	Numeric	1 2	Descriptions: 1. Balloon payment 2. No balloon payment	Non-Amortizing Features
85	Interest-Only Payments	Numeric	1 2	Descriptions: 1. Interest-only payments 2. No interest-only payments	Non-Amortizing Features
86	Negative Amortization	Numeric	1 2	Descriptions: 1. Negative amortization 2. No negative amortization	Non-Amortizing Features
87	Other Non-amortizing Features	Numeric	1 2	Descriptions: 1. Other non-fully amortizing features 2. No other non-fully amortizing features	Non-Amortizing Features
88	Property Value	Alphanumeric		Example: 350500 (or) NA	Property Value
89	Manufactured Home Secured Property Type	Numeric	1 2 3	Descriptions: 1. Manufactured home and land 2. Manufactured home and not land 3. Not applicable	Manufactured Home Secured Property Type

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
90	Manufactured Home Land Property Interest	Numeric	1 2 3 4 5	Descriptions: 1.Direct ownership 2.Indirect ownership 3.Paid leasehold 4.Unpaid leasehold 5.Not applicable	Manufactured Home Land Property Interest
91	Total Units	Numeric		Example: 5	Total Units
92	Multifamily Affordable Units	Alphanumeric		Example: 5 (or) NA	Multifamily Affordable Units
93	Submission of Application	Numeric	1 2 3	Descriptions: 1.Submitted directly to your institution 2.Not submitted directly to your institution 3.Not applicable	Application Channel
94	Initially Payable to Your Institution	Numeric	1 2 3	Descriptions: 1.Initially payable to your institution 2.Not initially payable to your institution 3.Not applicable	Application Channel
95	Mortgage Loan Originator NMLSR Identifier	Alphanumeric		Example: 123450 (or) NA	Mortgage Loan Originator NMLSR Identifier
96	Automated Underwriting System: 1	Numeric	1 2 3 4 5 6	Descriptions: 1.Desktop Underwriter (DU) 2.Loan Prospector (LP) 3.Technology Open to Approved Lenders (TOTAL) Scorecard 4.Guaranteed Underwriting System (GUS) 5.Other 6.Not applicable	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
97	Automated Underwriting System: 2	Numeric	1 2 3 4 5	<p>Descriptions:</p> <p>1.Desktop Underwriter (DU)</p> <p>2.Loan Prospector (LP)</p> <p>3.Technology Open to Approved Lenders (TOTAL) Scorecard</p> <p>4.Guaranteed Underwriting System (GUS)</p> <p>5.Other</p> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System
98	Automated Underwriting System: 3	Numeric	1 2 3 4 5	<p>Descriptions:</p> <p>1.Desktop Underwriter (DU)</p> <p>2.Loan Prospector (LP)</p> <p>3.Technology Open to Approved Lenders (TOTAL) Scorecard</p> <p>4.Guaranteed Underwriting System (GUS)</p> <p>5.Other</p> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System
99	Automated Underwriting System: 4	Numeric	1 2 3 4 5	<p>Descriptions:</p> <p>1.Desktop Underwriter (DU)</p> <p>2.Loan Prospector (LP)</p> <p>3.Technology Open to Approved Lenders (TOTAL) Scorecard</p> <p>4.Guaranteed Underwriting System (GUS)</p> <p>5.Other</p> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
100	Automated Underwriting System: 5	Numeric	1 2 3 4 5	<p>Descriptions:</p> <p>1.Desktop Underwriter (DU) 2.Loan Prospector (LP) 3.Technology Open to Approved Lenders (TOTAL) Scorecard 4.Guaranteed Underwriting System (GUS) 5.Other</p> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System
101	Automated Underwriting System: Conditional Free Form Text Field for Code 5	Alphanumeric; Width up to 255 characters		Specify in text the Other Automated Underwriting System(s) if 5 is entered. Otherwise, leave this data field blank.	Automated Underwriting System
102	Automated Underwriting System Result: 1	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	<p>Descriptions:</p> <p>1.Approve/Eligible 2.Approve/Ineligible 3.Refer/Eligible 4.Refer/Ineligible 5.Refer with Caution 6.Out of Scope 7.Error 8.Accept 9.Caution 10.Ineligible 11.Incomplete 12.Invalid 13.Refer 14.Eligible 15.Unable to Determine 16.Other 17.Not applicable</p>	Automated Underwriting System



Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
103	Automated Underwriting System Result: 2	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	<p>Descriptions:</p> <p>1.Approve/Eligible</p> <p>2.Approve/Ineligible</p> <p>3.Refer/Eligible</p> <p>4.Refer/Ineligible</p> <p>5.Refer with Caution</p> <p>6.Out of Scope</p> <p>7.Error</p> <p>8.Accept</p> <p>9.Caution</p> <p>10.Ineligible</p> <p>11.Incomplete</p> <p>12.Invalid</p> <p>13.Refer</p> <p>14.Eligible</p> <p>15.Unable to Determine</p> <p>16.Other</p> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
104	Automated Underwriting System Result: 3	Numeric		<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1.Approve/Eligible</li> <li>2.Approve/Ineligible</li> <li>3.Refer/Eligible</li> <li>4.Refer/Ineligible</li> <li>5.Refer with Caution</li> <li>6.Out of Scope</li> <li>7.Error</li> <li>8.Accept</li> <li>9.Caution</li> <li>10.Ineligible</li> <li>11.Incomplete</li> <li>12.Invalid</li> <li>13.Refer</li> <li>14.Eligible</li> <li>15.Unable to Determine</li> <li>16.Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
105	Automated Underwriting System Result: 4	Numeric		<p>Descriptions:</p> <ul style="list-style-type: none"> <li>1.Approve/Eligible</li> <li>2.Approve/Ineligible</li> <li>3.Refer/Eligible</li> <li>4.Refer/Ineligible</li> <li>5.Refer with Caution</li> <li>6.Out of Scope</li> <li>7.Error</li> <li>8.Accept</li> <li>9.Caution</li> <li>10.Ineligible</li> <li>11.Incomplete</li> <li>12.Invalid</li> <li>13.Refer</li> <li>14.Eligible</li> <li>15.Unable to Determine</li> <li>16.Other</li> </ul> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
106	Automated Underwriting System Result: 5	Numeric		<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1.Approve/Eligible</li> <li>2.Approve/Ineligible</li> <li>3.Refer/Eligible</li> <li>4.Refer/Ineligible</li> <li>5.Refer with Caution</li> <li>6.Out of Scope</li> <li>7.Error</li> <li>8.Accept</li> <li>9.Caution</li> <li>10.Ineligible</li> <li>11.Incomplete</li> <li>12.Invalid</li> <li>13.Refer</li> <li>14.Eligible</li> <li>15.Unable to Determine</li> <li>16.Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System
107	Automated Underwriting System Result: Conditional Free Form Text Field for Code 16	Alphanumeric; Width up to 255 characters		<i>Specify in text the Other Automated Underwriting System Result(s) if 16 is entered. Otherwise, leave this data field blank.</i>	Automated Underwriting System
108	Reverse Mortgage	Numeric	1 2	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1.Reverse mortgage</li> <li>2.Not a reverse mortgage</li> </ol>	Reverse Mortgage
109	Open-End Line of Credit	Numeric	1 2	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1.Open-end line of credit</li> <li>2.Not an open-end line of credit</li> </ol>	Open-End Line of Credit

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
110	Business or Commercial Purpose	Numeric	1 2	Descriptions: 1. Primarily for a business or commercial purpose 2. Not primarily for a business or commercial purpose	Business or Commercial Purpose